

2026 Austin Senior Living & Resource Guide

Navigating Transitions with Military-Grade Integrity

Provided by Stella Williams | Veteran-Owned Business | 737-389-2130 | stella@stellawilliamstx.com

When families start researching senior care in Austin, they quickly discover it's far more complex than a simple Google search. This guide gives you the four essential pillars you need to make informed, confident decisions — from real local costs to VA benefits, Texas licensing laws, and a complete transition checklist.

I. The 2026 Austin Cost Map (Estimated Monthly Rates)

Austin senior care carries a "local premium." Prices shift significantly by neighborhood. While the Texas state average is lower, Austin families should budget within these ranges:

Area / Neighborhood	Est. Monthly Range
Central Austin (Tarrytown / Westlake / 78704)	\$7,500 – \$10,000+
Northwest Austin / Lakeway	\$6,800 – \$9,000
Round Rock / Pflugerville	\$5,500 – \$7,500
Kyle / Buda / Georgetown	\$4,800 – \$6,500

■ **Pro-Tip:** Looking in areas like Kyle, Leander, or Hutto can often save families **\$2,000+ per month** compared to West Lake Hills or Tarrytown — without sacrificing quality of care.

Detailed Cost Variables: Care Level vs. Amenities

Cost Variable	Monthly Impact	Notes
Medication Management	\$300 – \$800/mo	General medication oversight and coordination
Private vs. Semi-Private Room	20–30% difference	Semi-private rooms significantly reduce base rate
Memory Care Add-On	\$500 – \$1,500/mo	Secured unit, specialized staffing ratios
Incontinence Care	\$200 – \$500/mo	Often billed separately from base care level
2-Person Transfer Assist	\$300 – \$600/mo	Required when resident cannot assist with transfers

II. Benefits & Funding Sources — VA Aid & Attendance | Medicaid STAR+PLUS

As a Veteran-Owned business, this is where I help families the most. Eligible veterans and surviving spouses can receive **tax-free monthly funds** to pay for in-home care or assisted living. These benefits do NOT require service-connected disability.

A. VA Aid & Attendance (2026 Rates)

Eligible Category	Monthly Benefit (2026)	Annual Value
Married Veteran	Up to \$2,874 / month	Up to \$34,488
Single Veteran	Up to \$2,424 / month	Up to \$29,088
Surviving Spouse	Up to \$1,558 / month	Up to \$18,696
Two Veterans (Both Qualify)	Up to \$3,845 / month	Up to \$46,140

■ Don't let the requirements intimidate you — call Jesus first! ■

You do NOT need to figure out if you qualify on your own. Many families read the eligibility rules and assume they don't qualify — and walk away from thousands of dollars in benefits they were actually entitled to. Jesus Simental is a trained Veterans Services Administrator whose entire job is to help you navigate this. **One phone call is all it takes.** He will review your situation, determine eligibility, and walk you through every step of the filing process — completely free.

General VA Eligibility Guidelines (For Reference Only)

The list below is a general overview — not a determination of your eligibility. Rules have exceptions, and every situation is unique. Please call Jesus before assuming you don't qualify.

Service Requirement: Generally, at least **90 days of active duty** with one day during a wartime period (WWII, Korea, Vietnam, Gulf War, etc.). Discharge must be other than dishonorable.

Asset Limit: Personal assets (excluding primary home and one vehicle) generally must fall under the VA's net worth limit (~\$155,356 in 2026). Assets transferred in the past 36 months may still count — but exceptions exist.

Care Need: Veteran generally must need help with daily activities (bathing, dressing, eating, etc.), be housebound, or reside in a care facility. Many situations qualify — let Jesus assess yours.

Income Calculation: Benefit amount is based on out-of-pocket medical expenses subtracted from income. Many seniors qualify for the full benefit — especially those already paying for care.

■ Call Jesus First — Free VA Filing Assistance, Travis County

Jesus Simental, Veterans Services Administrator
512-974-7742 | jesus.simental@austintexas.gov

Helps veterans and families anywhere in the U.S. — at absolutely no charge. One call can unlock thousands of dollars in benefits you may not know you have.

B. Texas Medicaid — STAR+PLUS Waiver Program

Many families don't realize Texas has a Medicaid program specifically designed to help low-income seniors pay for assisted living and in-home care. **STAR+PLUS** is Texas's Medicaid managed care program for people who are aged, blind, or have disabilities — and it can be a lifeline for families who don't qualify for VA benefits or have exhausted their savings.

What It Covers	Key Details
Assisted Living (Personal Attendant Services)	Can cover personal care, supervision, and daily assistance in certain assisted living settings.
In-Home Care	Covers home health aides, personal care attendants, and adult day care to delay facility placement.

Nursing Facility Care	Covers skilled nursing facility costs for those who meet the medical level-of-care criteria.
Prescription Drugs & Medical	Includes medications, doctor visits, hospital care, and many other medical services.

STAR+PLUS Eligibility at a Glance

Age / Disability	Must be 65+ OR have a qualifying physical disability. Must meet a nursing-facility level of care.
Income Limit	Generally must be at or below 300% of the SSI federal benefit rate (~\$2,742/mo in 2026). Income rules vary — don't assume you don't qualify.
Asset Limit	Generally \$2,000 in countable assets for an individual. Home, one vehicle, and some personal property are typically excluded.
Texas Residency	Must be a Texas resident and a U.S. citizen or qualified immigrant.

■ ■ **Important Note:** Not all assisted living communities in Austin accept Medicaid. This is one of the most critical questions to ask during any tour. Stella can help you identify which communities in Central Texas accept STAR+PLUS — saving you from a costly and heartbreaking move later.

To apply or get help: Call 2-1-1 Texas (dial 2-1-1) or visit hhs.texas.gov/medicaid. You can also contact your local HHSC benefits office for a needs assessment.

III. Texas Licensure — Know Your License Type (A vs. B)

Understanding Texas-specific license categories is **critical for your loved one's safety**. Not all assisted living is the same. Placing a resident in the wrong license type can create serious safety and legal risks.

License Type	Resident Profile	Key Requirements
TYPE A Assisted Living	Mentally and physically capable of evacuating unassisted in an emergency. Does NOT require routine staff attendance during sleeping hours.	• Staff available during business hours • Resident can self-evacuate • No locked units required
TYPE B Assisted Living	Requires staff assistance to evacuate. May be incapable of following directions in an emergency. Requires 24/7 staff attendance.	• 24/7 awake staff required • Higher staff-to-resident ratios • ALL Memory Care must be Type B

■ ■ **Important:** All certified Memory Care units in Texas must be licensed as **Type B**, plus maintain specialized staffing ratios and secure environments. Always ask to see a community's current HHSC license certificate before signing any contract.

Dementia-Specific Programming: What Quality Memory Care Looks Like

Programming Element	What to Look For
Music Therapy	Evidence-based auditory stimulation shown to reduce agitation, improve mood, and strengthen cognitive connections even in late-stage dementia.
Sensory Stimulation	Tactile, visual, and olfactory activities that ground residents in the present and reduce anxiety through meaningful engagement.

Safe Wandering Paths	Secure indoor and outdoor walking areas designed for continuous movement — honoring natural instincts while preventing elopement.
Life Enrichment Programs	Structured daily activities rooted in each resident's life history, hobbies, and cultural background — not generic group activities.
Family Communication Protocols	Regular care conferences, monthly updates, and clear escalation pathways so families stay informed and involved.

IV. The Family Transition Roadmap & Resource Checklist

Critical Legal & Medical Preparations

Durable Power of Attorney (DPOA)	Ensure a trusted person has legal authority for BOTH medical AND financial decisions BEFORE a crisis occurs. This document must be executed while your loved one still has legal capacity.
Medical Directive / Advance Directive	Consult with the physician to establish a clear care plan including DNR/DNI preferences, hospitalization wishes, and end-of-life comfort goals. Have this on file at any care community.
Out-of-Hospital DNR	If applicable, obtain a Texas Out-of-Hospital DNR signed by the physician. Standard DNRs may not be honored by EMS without this specific form.
Benefits Verification	Confirm Medicare, Medicaid, long-term care insurance, and VA benefit eligibility BEFORE tour season begins. Benefit verification can take 30–90 days.
Assessing Care Needs	Document all Activities of Daily Living (ADLs) requiring assistance: bathing, dressing, eating, toileting, mobility, and continence. This forms the basis for accurate placement and cost estimation.

Navigating Tours: Essential Questions to Ask Every Community

Staffing	Care Quality
<ul style="list-style-type: none"> What is your current staff-to-resident ratio — by shift? What is your 12-month staff turnover rate? (Industry avg ~50%; under 25% is excellent) Are overnight staff awake and walking the floor, or on-call? How are agency/temp staff trained and supervised? 	<ul style="list-style-type: none"> How is a resident's care plan updated when their needs change? How do you manage behavioral symptoms of dementia without heavy sedation? What is your protocol when a resident falls? Can I speak with 2–3 family members of current residents as references?
Safety & Security	Financial
<ul style="list-style-type: none"> What is your emergency response and evacuation plan by license type? How are medications stored, administered, and double-checked? Are there cameras in common areas? What is the elopement prevention protocol? When did you last receive a state inspection, and what were the findings? 	<ul style="list-style-type: none"> What exactly is included in the base rate — and what triggers additional charges? How much notice is given before a rate increase? What is your refund policy if placement is not a good fit within 30 days? Do you accept VA Aid & Attendance benefits directly?

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Stella's Local Austin Resource Checklist

If you aren't ready for a move yet or need specific local advocacy, these are Austin's best resources — personally vetted and recommended by Stella.

■ Free Senior Placement Services

Williams Senior Transition Services — Stella guides families through every step of finding the right senior living community at no cost to the family. She earns a referral fee paid by the community only after successful placement. Veteran-owned. Bilingual (English/Español).

■ 737-389-2130 | ■ stella@stellawilliamstx.com | ■ stellawilliamstx.com

■ Podcast — Navigating Senior Care with Stella

Stella's podcast covers the real conversations families need to have — from understanding care levels and costs, to veterans benefits, choosing the right community, and the emotional side of caregiving. Honest, practical guidance from someone who has lived it personally and professionally.

■ Search: "Navigating Senior Care with Stella" on Spotify, Apple Podcasts & all major platforms | ■ stellawilliamstx.com/podcast

■ Caregiver Support — AGE of Central Texas

Outstanding resources for the 'Sandwich Generation' managing both children and aging parents. Offers support groups, individual counseling, educational workshops, and caregiver respite coordination across Central Texas.

■ 512-451-4611 | ■ austinpcc.org

■ Veteran Care — Austin VA Outpatient Clinic

Located on Metropolis Drive, this clinic provides primary care, mental health services, and specialty care for veterans. Free VA Aid & Attendance filing assistance is available through Travis County VSO Jesus Simental.

■ 512-974-7742 (VSO) | ■ jesus.simental@austintexas.gov

■ Senior Activity Centers — City of Austin

Three convenient locations — Lamar, South Austin, and Conley-Guerrero — offer health seminars, fitness classes, arts programs, and social engagement. Most programs are free or low-cost for Austin residents 50+.

■ austintexas.gov/seniorservices

■ Local Community Tours — tourseniorliving.org

Browse and schedule no-pressure tours at Austin-area senior living communities through Stella's platform. Filter by location, care type, and budget. Stella personally knows many of these communities and can brief you before any visit.

■ tourseniorliving.org/area/austin

Ready for a Personalized Tour? I'll guide you every step of the way — at no cost to your family.

Stella Williams, Senior Placement Expert & Veteran Advocate

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